

In re:  
Pablo Almanzar Aquino  
Debtor

Case No. 20-14107-pmm  
Chapter 7

District/off: 0313-4  
Date Rcvd: Feb 05, 2021

User: admin  
Form ID: 318

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Total Noticed: 47

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2021:**

Recip ID	Recipient Name and Address
db	+ Pablo Almanzar Aquino, 721 W. Cedar Street, Allentown, PA 18102-1539
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14551047	Associated Credit Services, Inc., P.O. Box 5171, Westborough, MA 01581-5171
14551049	Capital Blue, Payment Processing, P.O. Box 371482, Pittsburgh, PA 15250-7482
14551055	+ EMI Health, 5101 S. Commerce Drive, Salt Lake City, UT 84107-4784
14551056	Financial Recoveries, P.O. Box 1388, Mount Laurel, NJ 08054-7388
14551060	First Commonwealth FCU, P.O. Box 20450, Lehigh Valley, PA 18002-0450
14551062	Health Network Laboratories, 794 Roble Road, Allentown, PA 18109-9110
14551066	+ Joshua Thomas McNamara, Esquire, Law offices of Hayt, Hayt & Landau, LLC, 2 Industrial Way, P.O. Box 500, Eatontown, NJ 07724-0500
14551067	KCC Services LLC, P.O. Box 707, Richland, PA 17087-0707
14551068	Lehigh Valley Health Network, P.O. Box 781733, Philadelphia, PA 19178-1733
14551070	Lendmark Financial Services, 42 E. Germantown Pike, East Norriton, PA 19401-1512
14551071	+ MAPFRE Insurance Company, P.O. Box 6004, Gilbert, AZ 85299-6004
14551074	+ Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
14551076	+ Northeastern Anesthesia Physicians, PC, 24 S. 18th Street, Allentown, PA 18104-5622
14551077	Penn Credit Corporation, P.O. Box 69703, Harrisburg, PA 17106-9703
14551078	+ PennyMac, P.O. Box 514387, Los Angeles, CA 90051-4387
14551079	+ Progressive Vision Institute of Allentown, 201 E. Laurel Blvd., Pottsville, PA 17901-2534
14551080	+ Radius Global Solutions LLC, P.O. Box 390916, Minneapolis, MN 55439-0911
14551081	+ Radius Global Solutions, LLC, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3117
14551083	Sacred Heart Healthcare System, 11350 McCormick Road, Executive Plaza Suite 600, Hunt Valley, MD 21031-1002
14551087	+ St. Luke's University Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000
14551092	Young's Medical Equipment, P.O. Box 825543, Philadelphia, PA 19182-5543

TOTAL: 27

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Feb 06 2021 04:23:00	LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
smg	EDI: PENNDEPTREV	Feb 06 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Feb 06 2021 05:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 06 2021 05:23:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA

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			19106-4404
14551046	+ EDI: AMEREXPR.COM	Feb 06 2021 04:13:00	AMEX, P.O. Box 981537, El Paso, TX 79998-1537
14551048	+ EDI: BANKAMER2.COM	Feb 06 2021 04:13:00	Bank of America, P.O. Box 17054, Wilmington, DE 19850-7054
14551050	Email/Text: cms-bk@cms-collect.com	Feb 06 2021 05:22:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14551051	+ EDI: CONVERGENT.COM	Feb 06 2021 04:23:00	Convergent Outsourcing, Inc., 800 SW 39th Street, Renton, WA 98057-4927
14551052	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 06 2021 04:37:26	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14551053	EDI: DISCOVER.COM	Feb 06 2021 04:13:00	Discover, P.O. Box 15251, Wilmington, DE 19886
14551054	EDI: DISCOVER.COM	Feb 06 2021 04:13:00	Discover Bank, P.O. Box 15316, Wilmington, DE 19850
14551059	EDI: BLUESTEM	Feb 06 2021 04:23:00	Fingerhut Advantage, P.O. Box 166, Newark, NJ 07101-0166
14551061	+ EDI: AMINFOFP.COM	Feb 06 2021 04:23:00	First Premier Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4868
14551064	EDI: JEFFERSONCAP.COM	Feb 06 2021 04:23:00	Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303
14551072	+ Email/Text: bknotices@mbandw.com	Feb 06 2021 05:23:00	McCarthy, Burgess & Wolff, The MB&W Building, 26000 Cannon Road, Bedford, OH 44146-1807
14551073	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 06 2021 04:58:12	Merrick Bank, P.O. Box 1500, Draper, UT 84020-1500
14551075	+ EDI: MID8.COM	Feb 06 2021 04:23:00	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14551082	Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Feb 06 2021 05:24:00	Receivables Management Partners, LLC, P.O. Box 349, Greensburg, IN 47240-0349
14551089	EDI: AISTMBL.COM	Feb 06 2021 04:13:00	T Mobile, P.O. Box 742596, Cincinnati, OH 45274-2596
14551090	+ EDI: CITICORP.COM	Feb 06 2021 04:13:00	The Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
14551091	+ EDI: VERIZONCOMB.COM	Feb 06 2021 04:13:00	Verizon, P.O. Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14551069		Lehigh Valley Physician Group
14551084		Sequium Asset Solution
14551085		St. Luke's Physicians Group
14551086		St. Luke's Physicians Group
14551057	*	Financial Recoveries, P.O. Box 1388, Mount Laurel, NJ 08054-7388
14551058	*	Financial Recoveries, P.O. Box 1388, Mount Laurel, NJ 08054-7388
14551063	*	Health Network Laboratories, 794 Roble Road, Allentown, PA 18109-9110
14551065	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court;, Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303
14551088	*+	St. Luke's University Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000

TOTAL: 4 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 07, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2021 at the address(es) listed below:

Name	Email Address
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
TOVA WEISS	on behalf of Debtor Pablo Almanzar Aquino weiss@lawyersbw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Pablo Almanzar Aquino</u>		Social Security number or ITIN xxx-xx-0808
	First Name	Middle Name	Last Name
EIN	-----		
Debtor 2 (Spouse, if filing)	<u>First Name    Middle Name    Last Name</u>		Social Security number or ITIN -----
	First Name	Middle Name	Last Name
EIN	-----		
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	<b>20-14107-pmm</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Pablo Almanzar Aquino

2/4/21

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**